

Date: 10/07/2020 10:00 am

**In re: Brian D. Welsh
Amy L. Welsh**

**Bankruptcy No. 20-20726-CMB
Chapter: 13
Doc. # 32**

Telephonic Appearances: Ronda J. Winnecour, William E. Craig, Abagale E. Steidl

Nature of Proceeding: #32 Motion for Relief from the Automatic Stay filed by Credit Acceptance Corporation

Additional Pleadings: #36 Response by Debtors

Judge's Notes:

- Craig: Basis for the motion is Debtors are delinquent in payments to Trustee. Delinquency exceeds \$6,000.
 - Steidl: Delinquency is due to COVID impact. Ineligible for plan term extension under CARES. Intend to cure. No equity but vehicle is needed for reorganization.
 - Craig: Willing to permit a continuance to see what happens with payments.
- Outcome: Continued to 1/6/21 at 2pm. If payments are being made can consider withdrawing motion.

**Carlota Böhm
Chief U.S. Bankruptcy Judge**

FILED
10/7/20 2:09 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Brian D. Welsh
Amy L. Welsh
Debtor(s)

Case No. 20-20726-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 07, 2020

User: dric
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Brian D. Welsh, Amy L. Welsh, 384 Kenneth Drive, Belle Vernon, PA 15012-3874

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
jdb	*+	Amy L. Welsh, 384 Kenneth Drive, Belle Vernon, PA 15012-3874

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Joint Debtor Amy L. Welsh chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Christopher M. Frye	on behalf of Debtor Brian D. Welsh chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com

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Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

William E. Craig

on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 6